

**SELECTED ECONOMIC CHARACTERISTICS**  
**2010-2014 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 20895

Subject	Zip Code Tabulation Area : 20895			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	14,928	+/- 556	100.0%	(X)
<b>In labor force</b>	10,264	+/- 438	68.8%	+/- 1.9
Civilian labor force	10,148	+/- 447	68%	+/- 2
Employed	9,602	+/- 443	64.3%	+/- 2
Unemployed	546	+/- 126	3.7%	+/- 0.8
Armed Forces	116	+/- 50	0.8%	+/- 0.3
<b>Not in labor force</b>	4,664	+/- 358	31.2%	+/- 1.9
Civilian labor force	10,148	+/- 447	(X)	(X)
Percent Unemployed	(X)	+/- (X)	5.4%	+/- 1.2
<b>Females 16 years and over</b>				
<b>Population 16 years and over</b>	7,942	+/- 343	(X)	(X)
<b>In labor force</b>	4,997	+/- 255	62.9%	+/- 2.5
Civilian labor force	4,962	+/- 258	62.5%	+/- 2.6
Employed	4,728	+/- 254	59.5%	+/- 2.5
<b>Own children under 6 years</b>	1,670	+/- 216	(X)	(X)
All parents in family in labor force	1,153	+/- 196	69%	+/- 7.7
<b>Own children 6 to 17 years</b>	3,093	+/- 246	(X)	(X)
All parents in family in labor force	2,381	+/- 276	77%	+/- 5.1
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	9,565	+/- 438	100.0%	(X)
Car, truck, or van -- drove alone	6,177	+/- 475	64.6%	+/- 3.3
Car, truck, or van -- carpooled	906	+/- 216	9.5%	+/- 2.3
Public transportation (excluding taxicab)	1,447	+/- 182	15.1%	+/- 1.9
Walked	140	+/- 59	1.5%	+/- 0.6
Other means	132	+/- 52	1.4%	+/- 0.5
Worked at home	763	+/- 134	8%	+/- 1.4
<b>Mean travel time to work (minutes)</b>	31.8	+/- 1	(X)	(X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	9,602	+/- 443	100.0%	(X)
Management, business, science, and arts occupations	6,396	+/- 297	66.6%	+/- 3.3
Service occupations	972	+/- 223	10.1%	+/- 2.1
Sales and office occupations	1,548	+/- 235	16.1%	+/- 2.1
Natural resources, construction, and maintenance occupations	432	+/- 121	4.5%	+/- 1.2
Production, transportation, and material moving occupations	254	+/- 100	2.6%	+/- 1
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	9,602	+/- 443	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	19	+/- 21	0.2%	+/- 0.2
Construction	596	+/- 178	6.2%	+/- 1.8
Manufacturing	168	+/- 70	1.7%	+/- 0.7
Wholesale trade	145	+/- 90	1.5%	+/- 0.9
Retail trade	510	+/- 148	5.3%	+/- 1.5
Transportation and warehousing, and utilities	105	+/- 52	1.1%	+/- 0.5
Information	284	+/- 84	3%	+/- 0.9
Finance and insurance, and real estate and rental and leasing	761	+/- 170	7.9%	+/- 1.6
Professional, scientific, and management, and administrative and waste	2,207	+/- 195	23%	+/- 2
Educational services, and health care and social assistance	2,136	+/- 211	22.2%	+/- 2.2
Arts, entertainment, and recreation, and accommodation and food services	517	+/- 142	5.4%	+/- 1.4
Other services, except public administration	823	+/- 170	8.6%	+/- 1.7
Public administration	1,331	+/- 188	13.9%	+/- 2

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<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	9,602	+/- 443	100.0%	(X)
Private wage and salary workers	6,267	+/- 395	65.3%	+/- 2.8
Government workers	2,394	+/- 254	24.9%	+/- 2.7
Self-employed in own not incorporated business workers	922	+/- 194	9.6%	+/- 1.9
Unpaid family workers	19	+/- 17	0.2%	+/- 0.2
<b>INCOME AND BENEFITS (IN 2014 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	6,969	+/- 189	100.0%	(X)
Less than \$10,000	188	+/- 73	2.7%	+/- 1
\$10,000 to \$14,999	93	+/- 46	1.3%	+/- 0.7
\$15,000 to \$24,999	218	+/- 80	3.1%	+/- 1.2
\$25,000 to \$34,999	235	+/- 72	3.4%	+/- 1
\$35,000 to \$49,999	558	+/- 135	8%	+/- 1.9
\$50,000 to \$74,999	634	+/- 100	9.1%	+/- 1.4
\$75,000 to \$99,999	800	+/- 146	11.5%	+/- 2.1
\$100,000 to \$149,999	1,443	+/- 190	20.7%	+/- 2.7
\$150,000 to \$199,999	1,002	+/- 149	14.4%	+/- 2.1
\$200,000 or more	1,798	+/- 157	25.8%	+/- 2.2
<b>Median household income (dollars)</b>	\$127,459	+/- 5818	(X)	(X)
<b>Mean household income (dollars)</b>	\$154,017	+/- 6368	(X)	(X)
With earnings	5,762	+/- 186	82.7%	+/- 1.8
Mean earnings (dollars)	\$154,002	+/- 7152	(X)	(X)
With Social Security	1,767	+/- 120	25.4%	+/- 1.6
Mean Social Security income (dollars)	\$20,069	+/- 1376	(X)	(X)
With retirement income	1,646	+/- 138	23.6%	+/- 1.9
Mean retirement income (dollars)	\$45,880	+/- 4486	(X)	(X)
With Supplemental Security Income	199	+/- 84	2.9%	+/- 1.2
Mean Supplemental Security Income (dollars)	\$8,519	+/- 2569	(X)	(X)
With cash public assistance income	26	+/- 22	0.4%	+/- 0.3
Mean cash public assistance income (dollars)	\$3,196	+/- 1151	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	188	+/- 73	2.7%	+/- 1
<b>Families</b>	4,925	+/- 197	100.0%	(X)
Less than \$10,000	58	+/- 58	1.2%	+/- 1.2
\$10,000 to \$14,999	31	+/- 38	0.6%	+/- 0.8
\$15,000 to \$24,999	64	+/- 42	1.3%	+/- 0.9
\$25,000 to \$34,999	31	+/- 23	0.6%	+/- 0.5
\$35,000 to \$49,999	301	+/- 110	6.1%	+/- 2.2
\$50,000 to \$74,999	389	+/- 88	7.9%	+/- 1.7
\$75,000 to \$99,999	576	+/- 131	11.7%	+/- 2.6
\$100,000 to \$149,999	1,090	+/- 147	22.1%	+/- 3
\$150,000 to \$199,999	803	+/- 133	16.3%	+/- 2.7
\$200,000 or more	1,582	+/- 153	32.1%	+/- 2.9
Median family income (dollars)	\$144,113	+/- 7029	(X)	(X)
Mean family income (dollars)	\$177,977	+/- 7776	(X)	(X)
Per capita income (dollars)	\$56,819	+/- 2410	(X)	(X)
<b>Nonfamily households</b>	2,044	+/- 223	(X)	(X)
Median nonfamily income (dollars)	\$68,077	+/- 10619	(X)	(X)
Mean nonfamily income (dollars)	\$90,641	+/- 7986	(X)	(X)
Median earnings for workers (dollars)	\$62,035	+/- 3631	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$105,240	+/- 6104	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$81,646	+/- 5885	(X)	(X)

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<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	18,933	+/- 692	18,933	(X)
<b>With health insurance coverage</b>	17,661	+/- 632	93.3%	+/- 2.2
With private health insurance	16,215	+/- 675	85.6%	+/- 2.8
With public coverage	3,714	+/- 377	19.6%	+/- 1.9
<b>No health insurance coverage</b>	1,272	+/- 427	6.7%	+/- 2.2
Civilian noninstitutionalized population under 18 years	4,812	+/- 312	4,812	(X)
No health insurance coverage	51	+/- 44	51	+/- 0.9
Civilian noninstitutionalized population 18 to 64 years	11,258	+/- 491	11,258	(X)
<b>In labor force:</b>	9,451	+/- 435	9,451	(X)
<b>Employed:</b>	8,935	+/- 428	8,935	(X)
<b>With health insurance coverage</b>	8,108	+/- 325	90.7%	+/- 3.4
With private health insurance	7,965	+/- 336	89.1%	+/- 3.4
With public coverage	224	+/- 97	2.5%	+/- 1.1
<b>No health insurance coverage</b>	827	+/- 327	9.3%	+/- 3.4
<b>Unemployed:</b>	516	+/- 123	516	(X)
<b>With health insurance coverage</b>	400	+/- 103	77.5%	+/- 10.7
With private health insurance	322	+/- 69	62.4%	+/- 11.3
With public coverage	78	+/- 58	15.1%	+/- 9.4
<b>No health insurance coverage</b>	116	+/- 64	22.5%	+/- 10.7
<b>Not in labor force:</b>	1,807	+/- 227	1,807	(X)
<b>With health insurance coverage</b>	1,600	+/- 214	88.5%	+/- 6.4
With private health insurance	1,399	+/- 207	77.4%	+/- 7.1
With public coverage	272	+/- 102	15.1%	+/- 5.4
<b>No health insurance coverage</b>	207	+/- 123	11.5%	+/- 6.4
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
<b>All families</b>	(X)	+/- (X)	2.3%	+/- 1.3
<b>With related children under 18 years</b>	(X)	+/- (X)	3%	+/- 1.6
With related children under 5 years only	(X)	+/- (X)	3.8%	+/- 4.2
<b>Married couple families</b>	(X)	+/- (X)	1.9%	+/- 1.4
<b>With related children under 18 years</b>	(X)	+/- (X)	2%	+/- 1.3
With related children under 5 years only	(X)	+/- (X)	0%	+/- 5.9
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	2.4%	+/- 3.3
<b>With related children under 18 years</b>	(X)	+/- (X)	5.9%	+/- 7.6
With related children under 5 years only	(X)	+/- (X)	100%	+/- 85.6
<b>All people</b>	(X)	+/- (X)	4.1%	+/- 1.2
<b>Under 18 years</b>	(X)	+/- (X)	5.3%	+/- 3.1
Related children under 18 years	(X)	+/- (X)	5.2%	+/- 3.1
Related children under 5 years	(X)	+/- (X)	7.9%	+/- 4.7
Related children 5 to 17 years	(X)	+/- (X)	4%	+/- 2.7
<b>18 years and over</b>	(X)	+/- (X)	3.8%	+/- 1
18 to 64 years	(X)	+/- (X)	3.1%	+/- 1
65 years and over	(X)	+/- (X)	6.5%	+/- 3.5
<b>People in families</b>	(X)	+/- (X)	2.8%	+/- 1.5
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	11.3%	+/- 2.7

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

Workers include members of the Armed Forces and civilians who were at work last week.

Occupation codes are 4-digit codes and are based on Standard Occupational Classification 2010.

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Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2010-2014 tables, industry data in the multiyear files (2010-2014) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Logical coverage edits applying a rules-based assignment of Medicaid, Medicare and military health coverage were added as of 2009 -- please see [http://www.census.gov/hhes/www/hlthins/publications/coverage\\_edits\\_final.pdf](http://www.census.gov/hhes/www/hlthins/publications/coverage_edits_final.pdf) for more details. The corresponding 2008 data table in American FactFinder does not incorporate these edits and is therefore not comparable to this table in 2009, 2010, 2011, or 2012. Select geographies of 2008 data comparable to the 2009, 2010, 2011, and 2012 tables are accessible at <http://www.census.gov/hhes/www/hlthins/data/acs/2008/re-run.html>.

The health insurance coverage category names were modified in 2010. See ACS Health Insurance Definitions for a list of the insurance type definitions.

While the 2010-2014 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.